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ABSTRACT

This booklet comprises the high school economics component of a series of curriculum guides on fire and burn prevention. It is designed to meet the age-specific needs of eleventh and twelfth grade students. Objectives include: (1) developing an awareness of adult responsibilities to preserve family, property, and economy; (2) preparing for maintaining one's own home; and (3) examining U.S. history of fire and burn incidents. Texas essential elements of economics and consumer education that may appropriately be integrated with the fire prevention curriculum are listed. The booklet's three sections provide lesson plans, teacher materials, and student materials. The five lessons are: "Income and Outgo"; "Providing for the General Welfare"; "The Not-So-Secret Code"; "Insuring Your Valuables"; and "The materials; and suggestions for a focus activity, presentation of content, guided and independent practice, reteaching, enrichment, and closure. A pretest/posttest is provided, along with activity sheets to be photocopied. A scope and sequence chart covering kindergarten through high school is also presented. (JDD)

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Fire Safety for Texans

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Fire and Burn Prevention Curriculum Guide Developed by Texas Commission on Fire Protection

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Economics (High School)

Fire Safety For Consumers

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Dear Educator:

The Texas Commission on Fire Protection is pleased to provide this curriculum guide to facilitate the teaching of fire prevention. To understand why instruction in fire prevention must be matched to the developmental needs of students, please read the Introduction section beginning on Page 3. This introduction also tells how fire prevention education can be coordinated with the instructional requirements of Texas schools.

We welcome your comments and suggestions. Please telephone or write to share your successes and questions with our staff. Also, we invite you to request guides for other grade levels and additional copies of this booklet by clipping and returning the form below.

Your involvement in fire prevention education will be appreciated by your students and your entire community.

Sincerely,

Anne Easterling
Program Administrator
Fire Prevention Education

✂ .....

Please send the following curriculum guide(s):

Grade Level	Quantity	Grade Level	Quantity	Grade Level	Quantity
Kindergarten		Fourth Grade		Seventh Grade	
First Grade		Fifth Grade		Eighth Grade	
Second Grade		Sixth Grade		High School Health	
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Fire Safety for Texans

Fire and Burn Prevention
Curriculum Guide Developed by
Texas Commission on Fire Protection

Economics (High School)

Fire Safety For Consumers

Published August 1993
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Fire Safety for Texans

The complete series from the Texas Commission on Fire Protection

Kindergarten
Fire Safe Together

First Grade
Fire Safety: Any Time, Any Place

Second Grade
Making Me Fire Safe

Third Grade
Positively Fire Safe

Fourth Grade
Fire Safety: Stop the Heat

Fifth Grade
Charged Up For Fire Safety

Sixth Grade
Fire Safety Power

Seventh Grade
Responsible For Fire Safety

Eighth Grade
Fire Safety's My Job

Health (High School)
A Lifetime For Fire Safety

Economics (High School)
Fire Safety For Consumers

Scope and Sequence for Fire and

	Kindergarten	First Grade	Second Grade	Third Grade	Fourth Grade
General Objectives	basic awareness of fire and burn dangers; simple actions to reduce injury; parent involvement	basic knowledge of fire and burn hazards; basic understanding of simple injury reduction; continuation of parent involvement	basic understanding of how to prevent and put out fires; greater self-direction to prevent and react to fire, smoke or burn situations	hazards and safe storage of flammable liquids, positive actions to prevent fires and burns or to reduce injuries, especially related to metallic objects	principles of extinguishing fires; issues related to peer pressure related to fire setting; self-motivation to effect changes with family involvement; role of fire service in the community
Science of Fire understands and analyzes facts about fire	classifies "good" and "bad" fires and heat sources *25(a)3A, 26(a)1C	identifies three elements of fire triangle *25(b)2C lists and classifies things that do and do not burn *25(b)3B,5B	explains putting out a fire as removing or controlling one element *25(c)3B, 26(c)1C defines and gives examples of controlled and uncontrolled fires *25(c)3B, 26(c)1C	defines and gives examples of combustible, noncombustible, flammable and nonflammable materials, with relation to gas, liquid and solid states *25(d)7A, **3.1,3.5	interprets three elements of fire to explain how to prevent and extinguish fires *25(e)8B, 26(e)1G describes characteristics of heated gases from fires *25(e)4B, 26(e)1G
Safety Communication knows and applies terms and symbols associated with fire and burn safety	identifies EXIT signs in schools and public buildings *29(a)1E identifies "hot" and "cold" symbols on faucets *26(a)1C, 29(a)1E				
Injury Reduction knows, performs and analyzes techniques to reduce fire and burn injuries	demonstrates and practices rolling on ground in case of clothing fire *25(a)3C, 26(a)1C, 29(a)1D demonstrates and practices crawling on ground in smoke of fire situations *25(a)3C, 26(a)1D	demonstrates cooling a burn with cool water *25(b)5B, 26(b)1C, **1.1 demonstrates and describes crawling in suspected smoke or fire situation because smoke rises *25(b)2C, 26(b)1C, **1.1 demonstrates and describes rolling to put out clothes fire *26(b)1C, **1.1	explains using cool water to reduce burn injury *25(c)7B, 26(c)1C explains that rolling on ground keeps air from fire on clothes *25(c)7B, 26(c)1C explains that smoke and gases from fire can affect thinking *25(c)7B, 26(c)1C	explains injury reduction skills to others through song, dance, story, demonstration, etc. *26(d)1D,1E	lists and describes effects of toxic gases in smoke and fire byproducts *25(e)7B, 26(e)1G, ** 1.4
Hazard Recognition recognizes fire and burn hazards at home, play and work	classifies hot and cold objects, including cigarettes and appliances *25(a)1A,3A, 26(a)1C identifies smoking cigarettes as a hazard to cause burns and to start fires *26(a)1D	distinguishes electrical objects, a potential heat source, as having cords *25(b)3B,4B identifies home and community as city or rural and types of related fire risk *25(b)6D, 29(b)5A, **1.6	predicts how electrical appliances can become hazards through carelessness, misuse, disrepair, including unattended cooking *25(c)6A, 26(c)1C identifies special holiday hazards related to family customs or traditions *26(c)1C, 29(c)6B	classifies metallic and non-metallic objects *25(d)3B, **3.6 distinguishes metallic objects as contact burn hazards *25(d)6B,8A, 26(d)1E identifies positive behaviors with hazardous appliances *26(d)1E	describes types of hazards from discarded cigarettes *26(e)1F
Hazard Reduction applies and values techniques for reducing or eliminating fire and burn hazards	states rule to stay aware from hot objects *26(a)1C, 29(a)1A tells parents, "Keep me safe from fire" *29(a)1B	describes or illustrates need for smokers to have watchers *25(b)7B, 26(b)1D encourages parents to conduct home inspection using provided checklist *25(b)7B, 26(b)1C,2B	describes benefit of family working together to reduce fire and burn hazards *26(c)2B writes at least five rules for safe behavior *26(c)1C	conducts inspection for safe flammable storage with parents using provided checklist *26(d)1E,2B identifies fire safety for holidays in each month *26(d)1E	demonstrates reactions to hazardous situations, including removal of fire hazards *26(e)1F identifies safety features in school, home and other buildings *26(e)1F,1G
Escapes And Drills knows and applies methods of fire and smoke warnings and escape and exit techniques; values the importance of smoke detectors and escape planning	demonstrates actions in school exit drills *26(a)1C, 29(a)1D	identifies smoke alarm as warning to get out *26(b)1C draws map of home with two ways out for everyone *25(b)4D states steps and rules for school exit drill *26(b)1C, 29(b)4B	describes general guidelines for smoke detector placement (each level, outside bedrooms) *26(c)1C describes or illustrates alternate ways out of a building *26(c)1C organizes home drill *26(c)1C,2B, 29(c)1C	gives details of action at home alone in suspected fire situations *26(d)1D assists parent in maintaining smoke detector using provided guidelines *25(d)7B, 26(d)1E,2B identifies low battery warning on smoke detector *26(d) 1D	explains need for exit plans and drills, especially at home *25(e)6A, 26(e)1F,2C, 29(e)1A, **1.8
Matches And Firesetting recognizes hazards of matches, lighters and other firesetting instruments; knows and values techniques for reducing intentional fires	demonstrates telling an adult if he/she sees matches *26(a)1C, 29(a)1A	describes or illustrates matches as tools for adults *26(b)1C	describes why matches are not toys *26(c)1C	describes how matches can be used safely *26(d)1E	demonstrates resisting peer pressure related to fire, matches and smoking *29(e)1C, **1.8
Reporting A Fire knows and applies appropriate methods of reporting suspected fire or smoke situations	demonstrates telling an adult about smoke or fires *25(a)3C, 26(a)1C	demonstrates yelling and other signals to warn others *26(b)1C memorizes emergency telephone number *26(b)1C	demonstrates dialing emergency telephone number *26(c)1C demonstrates giving name and address *26(c)1C	describes or demonstrates what to report in an emergency situation *26(d)1D	describes local locations and uses of fire alarm boxes *26(e)1F
Care Giving understands and values appropriate supervision of and intervention for other people, especially young children and older adults	tells parents to give fire safety rules to baby-sitter *26(a)1C			writes rules for baby-sitter or care giver for family, with parents' assistance and consideration of ages of family members *26(d)2B, 29(d)2A, 6B	
The Fire Service understands and values the role of the fire service in preventing and suppressing fires	identifies fire fighters and other fire service workers as friends *29(a)1B	describes fire fighter as community helper who helps prevent fires and who puts out fires *25(b)7C, 29(b)4C, **1.7	identifies ways that fire fighters are involved in fire suppression and prevention *29(c)4A		lists the four primary services provided by the fire services *29(e)3A describes fire department's role in helping the community stay safe and healthy *26(a)3A, **1.7
Outdoor Safety knows and applies techniques for reducing outdoor fires and injuries from outdoor fire and burn hazards	demonstrates or illustrates staying away from campfire, trash burning, etc. *26(a)1C	distinguishes how outdoor fires are different from building fires *25(b)6D, 26(b)3, **1.6	identifies outdoor electrical hazards (storms, tools, campfires) *25(c)4B, 26(c)3A, **2.9		describes safe practices with fireworks *29(e)3B, **1.6 writes at least five rules for outdoor fire safety *25(e)3B

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Burn Prevention Education In Texas

Fifth Grade	Sixth Grade	Seventh Grade	Eighth Grade	Health	Economics
heating equipment safety; impact of fire on outdoor environment and methods to reduce that impact; first aid for burns; personal relationship to community fire safety	fire physics; electrical hazards and responding to these hazards; continuation of first aid for burns	responsible decision-making regarding fire and burn hazards, including peer pressure related to fire risks; preparation for and reaction to possible fire situations	technical aspects of fire hazards and detection; fire hazards outside the home	review of fire and burn prevention techniques and emergency actions; awareness of needs of all age groups; smoking and flammable liquids	awareness of adult responsibilities to preserve family, property and economy; preparation for maintaining one's own home; U.S history of fire and burn incidents
	lists types of heat and fuel to define classes of fire *25(g)2D, **3.1 describes fourth element of fire, uninhibited chemical reactions *25(g)4B, **3.1 describes three types of fire extinguishers *26(g)1H		defines and describes flash point, flash fire, flammability of construction and clothing types *44(b)7D		
analyzes product advertisements for fire and burn safety information *26(f)2A		analyzes product labels for fire safety, including flammable or combustible warnings, nonflammable labels *44(a)11C communicates hazards of smoking, using written, illustration or oral format *48(a)1D		identifies and describes cigarette health messages and writes cigarette fire safety messages *85(a)1A,1D,2A identifies and describes flammable liquid warnings on home-use products, cleaners, gasoline, etc. *85(a)1E	defines terminology relating to fire insurance and home safety (detectors, sprinklers, etc.) *89-4D
describes three classes of burns and first aid for each *26(f)1G,2D	classifies six types of burns by causes (contact, UV, chemical, etc.) *26(g)2D describes special first aid actions for burns other than contact burns *26(g)2D			lists best actions in suspected fire or smoke situations and first aid for three types of burns *85(a)1E	
explains hazards of heating equipment, including safety considerations such as UL inspection certification and proper placement *25(f)7B, 26(f)1H, **2.6 analyzes safety of alternative heating 25(f)6E, 26(f)1H), **2.6	describes why electricity and electrical appliances are fire and burn hazards, relating amount of energy used by various appliances to their risk *25(g)6D, **3.4		lists at least 10 typical hazards in the workplace, including industrial, retail and office *44(b)3	describes role of carelessness in fires and burn injuries, including cigarettes, heating and cooling *85(a)1B,1D,1G organizes and conducts comprehensive home inspection, including outdoors and nonliving areas *85(a)1B,1E,1G	describes the economic impact of fires and related casualties in the U.S. *89-1B,1G
conducts inspection of home heating equipment with parents to check for safe usage *25(f)7B, 26(f)1H, **2.6 gives examples of correcting holiday hazards *26(f)1H	develops holiday checklist that applies fire safety rules *25(g)7B, 26(g)1K,2C	writes at least 10 rules for smokers *44(a)11B,C describes safe practices with fire hazards commonly found in home or outdoors *44(a)11C develops and implements home survey instrument *44(a)11C	describes desire to be safe and to keep others safe *44(b)7D	organizes and conducts comprehensive home clean-up, including outdoors and nonliving areas *85(a)1B,1E,1G	describes fire and burn safety responsibilities of consumers and residents *89-1G,4A identifies hazard reduction efforts of various organizations, agencies *89-2A, 4B
evaluates school exit drill *25(f)2D,6A, 26(f)1H (relate to vol fd)	analyzes prepared maps of other locations to show appropriate detector placement *26(g)1H,2C draws map of home to scale to show smoke detector placement and home exit plan *25(g)7B, 26(g)1H,2C	describes or demonstrates what to do in unusual circumstances *44(a)11C,48(a)4I organizes an obstructed drill at school or home *48(a)4J	describes basic function of two types of smoke detectors *48(c)3D describes basic function of sprinklers, including residential fast response sprinklers *48(c)3D surveys and maintains smoke detectors at home *48(c)3D		lists types of building code requirements for detectors, sprinklers, exits *89-2A,4B,4D
describes hazards of intentional fires, especially relating to waste and loss of resources *29(f)2B		describes alternative behaviors to peer pressure related to firesetting and smoking *44(a)11A, 48(a)1D identifies arson as a crime *48(a)2L writes at least five rules for using matches and lighters *44(a)11B,C			explains effects of business fire on community and production *89-1B,1E
identifies hazard of false alarms, especially relating to wasting resources *29(f)2B	prepares time line in response to fire sighting and reporting *25(g)4E, 29(g)7A explains why to report smoke or suspected fire promptly *25(g)6D, 26(g)1H	describes how to discourage false alarms *44(a)11C,48(a)2L			
		outlines and details duties of baby-sitter *44(a)11C, 48(a)4I,J		describes general accident prevention and wellness needs of children, handicapped and senior citizens *85(a)1G,3E	describes fire and burn safety responsibilities of citizens in their roles as caregivers or providers *89-4A
describes role of volunteer fire department in the community *26(f)3A	describes professionals involved in emergency response and burn care *26(g)3A			describes at least five community health services and other resources that assist in community fire safety *85(a)3D	
describes impact of grass and tree fires on land forms *25(f)6E, **2.2 lists steps in safe procedures for burning debris and cooking on charcoal, campfire, grill *26(f)3B gives examples and application of cleaning trash and brush to reduce fire hazard *26(f)3B	describes dangers of high tension wires *26(g)1H, **3.4	lists comprehensive camping safety rules *44(a)4B	lists comprehensive rules for outdoor safety *44(b)7D investigates community laws on fireworks *44(b)7D	describes fire safety precautions related to gasoline, suits, outdoor tools and discarded cigarettes *85(a)1G	

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	Kindergarten	First Grade	Second Grade	Third Grade	Fourth Grade
* Essential Elements Current essential elements as defined by Chapter 75 of the Texas Education Code that apply: The student shall be provided opportunities to:	§75.25 (a) 1A. use comparisons. ... hast/cold. §75.25 (a) 3A. classify objects by comparing similarities and differences. §75.25 (a) 3C. arrange events in sequential order. §75.26 (a) 1C. recognize hazards in the environment and acquire knowledge and skills needed to avoid injuries and to prevent accidents. §75.26 (a) 1D. recognize negative effects of ... tobacco. §75.29 (a) 1A. identify examples of right and wrong behavior. §75.29 (a) 1B. discuss ways people can help each other. §75.29 (a) 1D. practice rules of safety. §75.29 (a) 1E. recognize safety symbols.	§75.25 (b) 2C. observe properties of objects, organisms, and events in the environment. §75.25 (b) 3B. classify objects, organisms, actions, and events from the environment according to similarities and differences. §75.25 (b) 4B. describe objects, organisms, and events from the environment. §75.25 (b) 4D. record data and interpret the arrangement of data on picture graphs, bar graphs, and maps. §75.25 (b) 5B. compare temperature of objects. §75.25 (b) 6D. draw conclusions from observed data. §75.25 (b) 7B. relate objects and activities to daily life §75.25 (b) 7C. relate science to careers. §75.26 (b) 1C. recognize hazards in the environment, and acquire knowledge and skills needed to avoid injury and to prevent accidents §75.26 (b) 1D. recognize negative effects of tobacco §75.26 (b) 2B. recognize the health of the family depends upon contributions of each of its members §75.26 (b) 3. recognize interdependence of people and the environment, and recognize personal responsibility for protecting the environment. §75.29 (b) 4B. identify school and community rules (laws) §75.29 (b) 4C identify authority figures in ... community §75.29 (b) 5A. know geographical location of home in relation to school and community	§75.25 (c) 3B. classify matter and forces, organisms, actions, and events from the environment according to similarities and differences. §75.25 (c) 4B. describe objects, organisms, and events from the environment. §75.25 (c) 6A. predict the outcomes of actions based on experience or data. §75.25(c)7B. relate objects, science principles, and activities to daily life. §75.26 (c) 1C. recognize hazards in the environment, and acquire knowledge and skills needed to avoid injury and to prevent accidents §75.26 (c) 2B. recognize the health of the family depends upon contributions of each of its members §75.26 (c) 3A. recognize interdependence of people and the environment, and recognize personal responsibility for protecting the environment §75.29 (c) 1C. volunteer for leadership §75.29 (c) 4A. identify some government services in the community §75.29 (c) 6B. describe family traditions and customs	§75. 25 (d) 8A. Use observations to form definitions of objects, actions, organisms, events, and processes. §75. 26 (d) 2B. recognize the health of the family depends upon contributions of each of its members §75.25 (d) 6B. state generalizations about similarities and differences among objects, organisms, and events. §75.25 (d) 7A. compare and contrast objects, organisms, and events. §75.25 (d) 7B. relate classroom objects, science principles, and activities to daily life. §75.25(d) 3B. classify matter and forces, organisms, action, and events from the environment according to similarities and differences. §75.26 (d) 1D. practice general emergency procedures §75.26 (d) 1E. recognize hazards in the environment, and acquire knowledge and skills needed to avoid injury and to prevent accidents §75.29 (d) 2A. describe ways a community satisfies needs for food, clothing and shelter §75.29 (d) 6B. describe how individuals and families change over time	§75. 26 (e) 3B. recognize interdependence of people and the environment, and recognize personal responsibility for protecting the environment §75. 29 (e) 1A. accept the responsibilities of membership in various groups §75.25 (e) 4B. describe objects, organisms, and events from the environment. §75.25 (e) 6A. predict the outcomes of actions based on experience or data. §75.25 (e) 7B. relate classroom objects, science principles, and activities to daily life. §75.25 (e) 8B. state relationships among objects, organisms, and events using operational definitions. §75.26 (e) 1F. practice general emergency procedures §75.26 (e) 1G. recognize hazards in the environment, and acquire knowledge and skills needed to avoid injury and to prevent accidents §75.26 (e) 2C. recognize the health of the family depends upon contributions of each of its members §75.26 (e) 3A. recognize scope of services provided by community health agencies §75.29 (e) 1C. explain how groups influence individual behavior.
** Science Content content from the sciences that shall be emphasized at the grade level shall include:		Life Science 1.1 basic needs and life processes 1.6 ecology ... interdependence of living things. 1.7 application of life science to careers and everyday life.	Earth Science 2.9 human responsibility regarding earth science phenomena ... natural resources.	Physical Science 3.1 energy ... kinds of energy ... forms of energy ... sources of energy 3.5 phases of matter: solids, liquid and gas. 3.6 structure of matter ... families of elements: metals and nonmetals...	Life Sciences 1.4 structure and function of the human body. 1.6 ecology ... interdependence of living things. 1.7 application of life science to careers and everyday life. 1.8 human responsibility regarding life science phenomena.

08/27/93

Fifth Grade	Sixth Grade	Seventh Grade	Eighth Grade	Health	Economics
§75.25 (f) 2D. observe phenomena resulting from the life, earth, and physical sciences §75.25 (f) 6A. predict the outcomes of actions based on experience or data §75.25 (f) 6E. draw conclusions from observed data. §75.25 (f) 7B. relate classroom objects, science principles, and activities to daily life. §75.26 (f) 1G. identify ways to care for the principal body systems §75.26 (f) 1H. recognize hazards in the environment, and acquire knowledge and skills needed to avoid injury and to prevent accidents §75.26 (f) 2A. recognize benefits and limitations of advertising as it relates to selection of health ... products §75.26 (f) 2D. recognize need for first aid §75.26 (f) 3A. identify locally available voluntary health agencies §75.26 (f) 3B. recognize interdependence of people and the environment, and recognize personal responsibility for protecting the environment §75.29 (f) 2B. explain why conservation of economic resources is important	§75.25 (g) 2D. observe phenomena and apply knowledge of theories, facts, and concepts from the life, earth, and physical sciences §75.25 (g) 4B. name and describe objects, organisms, and events from the environment §75.25 (g) 4E. record data and interpret the arrangement of data on graphs, tables, and other visuals §75.25 (g) 6D. form and state generalizations about similarities and differences among observed objects, organisms, events, and phenomena §75.25 (g) 7B. relate classroom objects, science principles and activities to daily life §75.26 (g) 1F. identify factors, including peer pressure, that contribute to ... tobacco ... abuse and methods of prevention §75.26 (g) 1H. recognize hazards in the environment, and acquire knowledge and skills needed to avoid injury and to prevent accidents §75.26 (g) 2C. recognize the health of the family depends upon contributions of each of its members §75.26 (g) 2D. identify basic emergency treatment §75.26 (g) 3A. relate the system of health services provided by government to the health needs of people §75.29 (g) 7A. make and interpret time lines	§75. 48 (a) 1D. recognize that individuals must accept the consequences of their decisions §75.44 (a) 11B. investigate the range of effects on personal health and safety from the use of ... tobacco §75.44 (a) 11C. discriminate between responsible and irresponsible choices that affect personal health §75.44 (a) 4B. describe ecological relationships in the environment §75.44(a) 11A. determine alternate courses of action when one is being pressured concerning use of ... tobacco §75.48 (a) 2L. support the rules and laws of one's school, community, state and nation §75.48 (a) 4I. develop criteria for making judgments §75.48 (a) 4J. use problem-solving skills	§75.44 (b) 3. classify objects or events according to similarities and differences §75.44 (b) 7D. contrast human activities that affect the natural environment §75.48 (c) 3D. analyze the impact of technological innovations on business, industry and agriculture (in U.S.)	§75.65 (a) 1A. understand the care of body systems and their functions §75.65 (a) 1B. relate personal behavior to wellness §75.65 (a) 1D. demonstrate responsible behavior concerning ... tobacco §75.65 (a) 1E. exhibit skills in accident prevention, injury control and emergency action §75.65 (a) 1G. identify components of comprehensive accident prevention programs §75.65 (a) 2A. analyze messages of advertising for health resources and activities §75.65 (a) 3D. describe the wide range of resources designed to protect and promote well-being of people §75.65 (a) 3E. investigate current health issues	§75.69 1B. analyze how supply and demand affect prices §75.69 1E. analyze the roles of economic incentives, voluntary exchange, private property rights and competition §75.69 1G. examine the roles of labor and consumers in the American free enterprise system §75.69 2A. understand how the government both protects and regulates the operations of the market system §75.69 4A. describe the rights and responsibilities of consumers §75.69 4B. identify ... agencies that provide consumer protection §75.69 4D. define basic consumer terminology in the areas of credit, insurance, budgeting and home ownership or leasing
Earth Science 2.2 geology ... agents of weathering, erosion and deposition. 2.6 meteorology ... effects of weather change and severe weather types ... effects of weather on human activities.	Physical Science 3.1 energy ... kinds of energy ... sources of energy ... transformation of energy from one form to another. 3.4 electricity and magnetism: charges, circuits, properties, electromagnetism, etc.				

Introduction

Introduction

Why teach fire and burn prevention?

Each year during the past decade, about 300 Texans have died in fires. The Texas Commission on Fire Protection is committed to reducing this alarming statistic. Analysis of fire statistics shows that the vast majority of fires — and the resulting fire deaths — could have been prevented. Regretfully, most people do not know or practice even simple actions that can prevent fires and burns.

The Texas Commission on Fire Protection believes the key to reducing fires and fire deaths is education. Fire safety education has traditionally been concentrated in elementary school observances of Fire Prevention Week. While these observances can produce effective results, thoughtful analysis of the fire problem and fire safety educational programs shows that more comprehensive, age-appropriate approach to fire safety education can multiply its benefits.

Recognizing the limits of classroom instruction time, the Texas Commission on Fire Protection has examined the Texas essential elements of instruction to determine the most appropriate topics with which to integrate fire prevention and fire safety. Teachers from across the state have provided feedback on topics appropriate for each grade level, kindergarten through high school.

The result of this extensive research is "Fire Safety for Texans," a series of curriculum guides teaching fire and burn prevention. Each grade-level program has been coordinated with essential elements in that grade and with the unique specific fire safety needs of that age group. The lesson plans have been field tested in classrooms across the state. On average, students who have been taught using these materials score 26 percent higher than students in control groups.

As you use this guide, you and teachers in other grade levels will be part of a continuum of fire safety education spanning all grades. The Texas Commission on Fire Protection believes this continuum will help created a generation of Texans who will be fire-safety aware. In turn, all Texans can benefit from a decrease in the number of needless fire deaths and an increase in safer homes and worksites — a benefit we all deserve.

This Booklet

This booklet, "Fire Safety For Consumers," is specifically designed for high school economics students. The following sections give specific information on the essential elements applicable to fire and burn prevention and on the age-specific needs of eleventh- and twelfth-grade students related to fires and burns. You will also find additional information on the format and materials found in this booklet.

This booklet has three sections:

- **Lesson Plans.** This section includes all steps in the lesson cycle.
- **Teacher Materials.** This section includes all teaching aids and tests.
- **Student Materials — Duplicating Masters.** This section includes master copies of materials to be used by students.

General Objectives: To develop an awareness of adult responsibilities to preserve family, property and economy

To prepare for maintaining one's own home

To examine U.S history of fire and burn incidents

Essential Elements: The student will be provided opportunities to:

§75.69 1B. analyze how supply and demand affect prices

§75.69 1E. analyze the roles of economic incentives, voluntary exchange, private property rights and competition

§75.69 1G. examine the roles of labor and consumers in the American free enterprise system

§75.69 2A. understand how the government both protects and regulates the operations of the market system

§75.69 4A. describe the rights and responsibilities of consumers

§75.69 4B. identify ... agencies that provide consumer protection

§75.69 4D. define basic consumer terminology in the areas of credit, insurance, budgeting and home ownership or leasing

Background: Age Profile

Stage of identity vs. role confusion, which means the high school student needs experiences that will help establish his own identity. Lack of successful experiences may lead to confusion about his future role as an adult.

The teenager experiences variability in emotions, physical abilities and scholastic interests. She is becoming more concerned about sex roles and occupational

choice, and will begin thinking about careers and future.

While the high schooler desires to be independent, acceptance by peers is very important. He may be easily influenced by peer pressure and have a tendency to hero worship. The teenager may take risks and exhibit a tendency to test authority. She "tries on" different attitudes and actions.

As he becomes more proficient in formal operational thought, he is able to engage in mental manipulations. Thinking can be flexible, abstract and local. The high school student can apply his new thinking skills to many situations. Successful learning can take place through experience, hypothetical projections, role models, demonstrations, rehearsal and teaching others.

The teenager operates under a morality of cooperation. She views rules as mutual agreements and allows for intentions and extenuating circumstances.

Fire And Burn Hazards

Cigarette smoking, especially combined with drugs and alcohol.

Cooking — contact with stoves or other appliances; hot liquids or grease while serving or cooking food, including job-related.

Flammable substances — gasoline, including use in car, storage in garage, use to start fire; explosive chemicals.

Burn from mechanical equipment — burns from exhaust, radiator, battery or welding on cars or motorcycles; gasoline; mini-bikes and lawn mowers.

Clothing ignition from careless smoking or cooking. Smoke and gas inhalation from fire.

Outdoor hazards — utility poles and high-tension wires; sunburn; fireworks.

Teacher's Note On Materials: Illustrations and activity sheets in this booklet are intended to serve as masters. Photocopy, then use the photocopy as directed. Student pages may be compiled in booklets or distributed individually. The first page in the Student Materials section can serve as the title page for the student booklet.

Pre-Test and Post-Test: Conduct the pre-test prior to presenting the first lesson and the post-test following the fifth lesson.

Teacher's Note On Closure Activities: Several activities included in the closure phase of the lesson cycle may be effectively used in the next lesson's focus activity.

KEY TO ICONS: The following icons can be used to easily identify activities in the lesson plans:

Lesson objectives

Focus and closure

Creative group activity, including role playing

Lecture

Group problem-solving activity

Answering questions

Guest presenter

Investigation or research

Creative writing activity

Cut-and-paste activity

Group discussion

Drawing, artwork or illustration

Lesson Plans

LESSON ONE:

Income And Outgo

Goal: *To gain an overview of responsibilities related to fire safety*

Objectives: The student will:

- describe fire and burn safety responsibilities of citizens in their roles as caregivers or providers *69-4A
- describe fire and burn safety responsibilities of consumers and residents *69-1G,4A

Materials: Pretests (p. 15); student booklets (including title page, p. 29; optional; see Teacher's Note on Materials, page 4); student activity money (p. 16); "Income And Outgo" overhead transparency (p. 17); "Income And Outgo" student activity sheets from student booklet (p. 30); answer keys (p. 23-25).

Focus: Administer pre-test.

Introduce unit on fire safety by asking students to describe some of the decision-making processes previously discussed in the course.

Teacher: "Decisions related to economics have far reaching effects, affecting ourselves, our families, our employers or employees, our community. In this unit on fire safety, we are going to consider many decisions that can affect our own economic standing as well as that of other persons."

Distribute $200 in student activity money and a student activity book to each student. Note that the money is stored in a pocket behind the cover. Explain that:

- ✓ During this unit, students will be able to make economic decisions on spending their money.
- ✓ Students will have to spend additional money or receive returns on their investments based on those decisions.
- ✓ The teacher will serve as the bank.
- ✓ The goal is to avoid losing money through poor choices.

List objectives of unit:

- To develop an awareness of adult responsibilities to preserve family, property and economy
- To prepare for maintaining one's own home
- To examine U.S history of fire and burn incidents

Outline lesson objectives (paragraph above).

Presentation Of Content: Display "Income And Outgo" overhead transparency. Have selected students read each section, then discuss the principle presented.

Divide students into six small groups. Assign each group one of the principles presented, and have students briefly discuss whether that principle is more or less important than others presented.

Have each group report on its discussion. Compare various perspectives, and lead student discussion to conclusion that it is important to maintain a balance of priorities and to accept responsibility for decisions.

Guided Practice: Direct student attention to "Income And Outgo" activity sheet in the student workbook. Divide students into small groups. Assign one or more students to assist the teacher as the "banker," or designate one person is each group as the "group banker." Lead students through the decision-making options, but allow students to make their own decisions. Direct students to record their decisions, and monitor the exchange of money.

Independent Practice: After students have tallied their money, direct student attention to "What Do You Think?" Have students write about their experience in the guided practice activity.

Reteaching: Review basic concepts of a consumer market. Discuss the effects of other types of consumer decisions. Role-play various decisions that are part of the guided practice activity.

Enrichment: Have students contact the local fire department for materials on fire safety for homeowners and for business owners. Have students prepare a short summary of the information as it relates to their economics study.

Closure: Have selected students read their independent practice paragraph. Discuss how to explore options when making decisions.

Introduce the next lesson by telling students that their next decision will involve the entire group. Have them consider whether government agencies or other groups could make fire-safety decisions on their behalf.

Have students begin preparing for Lesson Five by looking for news stories on local fires. Have them clip newspaper stories or write short summaries of television or radio news reports.

LESSON TWO:

Providing For The General Welfare

Goal: *To focus on government agencies and other organizations concerned with fire safety, especially related to product safety and emergency response*

Objectives: The student will:

- identify hazard reduction efforts of various organizations, agencies *69-2A, 4B

describe fire and burn safety responsibilities of consumers and residents *69-1G,4A

Materials: Student activity money distributed in Lesson One (p. 16); "Providing For The General Welfare" overhead transparency (p. 18); "Providing For The General Welfare" student activity sheets from student workbooks (p. 31-32); answer keys (p. 23-25).

Focus: Review basic information from Lesson One, focusing on the value of fire prevention efforts. Have students review their money balance. Tell students that during this lesson they will be making group decisions and have them select one or two moderators to assist the teacher.

Outline lesson objectives (see paragraph above).

Presentation Of Content: Display "Providing For The General Welfare" overhead transparency. Have selected students read each section, then discuss the organization or agency presented. Note that these are samples of this type of organization and that there are many more (U.S. Forest Service, which sponsors Smokey Bear; private organizations such as the National Fire Protection Association and Consumers Union).

Divide students into small groups. Assign each group one of the organizations presented, and have students briefly discuss whether that organization is absolutely needed in their "community" or whether it is optional.

Guided Practice: Direct student attention to "Providing For The General Welfare" activity sheet in the student workbooks. Using the monitors selected at the beginning of the lesson, have students decide whether they want to form a fire department and pay taxes. Then have students decide whether they will pay taxes to fund the Consumer Product Safety Commission and the Texas Commission on Fire Protection. Be sure that students record the group's decisions.

Lead students through the remaining decision-making options, but allow students to make their own decisions. Direct students to record their decisions, and monitor the exchange of money.

Independent Practice: After students have tallied their money, direct student attention to "What Do You Think?" Have students write about their experience in the guided practice activity.

Reteaching: Invite a representative from the local fire department to describe how his or her department works to reduce fire hazards in the community. Have the representative describe how the local fire department works with other agencies and organizations to reduce the impact of fire on the community.

Enrichment: Have students write to the U.S. Consumer Product Safety Commission, U.S. Fire Administration or the Texas Commission on Fire Protection. Have them request information on how the agency works to reduce fire hazards in the nation or state.

Closure: Have students review their balances of money, and discuss whether their decision-making process have changed. Have students share their feelings on the group decision-making process. Emphasize that while some fire-safety decisions are individual, others depend on the group.

Introduce the next lesson by telling students that they will be considering another group decision in the next lesson. Have them again consider whether government agencies can make effective fire-safety decisions on their behalf. Remind them to continue looking for news stories on local fires.

LESSON THREE:

The Not-So-Secret Code

Goal: *To identify legal requirements and recommended practices with fire safety equipment*

Objectives: The student will:

- define terminology relating to fire insurance and home safety (detectors, sprinklers, etc.) *69-4D
- list types of building code requirements for detectors, sprinklers, exits *69-2A,4B,4D
- describe fire and burn safety responsibilities of consumers and residents *69-1G,4A

Materials: Student activity money distributed in Lesson One (p. 16); "The Not-So-Secret Code" overhead transparency (p. 19); "The Not-So-Secret Code" activity sheets from student workbooks (p. 33-34); answer keys (p. 23-25).

Focus: Review balances of student money. Have students describe how they feel about their experiences in the first two lessons. Select another monitor to preside over the group decisions, if the class wishes.

Outline lesson objectives (paragraph above).

Presentation Of Content: Display "The Not-So-Secret Code" overhead transparency. Have selected students read each section, then discuss the type of code or law presented.

Divide students into six small groups. Assign each group one of the codes or laws presented, and have students briefly discuss whether that type of law is absolutely needed in their "community" or whether it is optional.

Guided Practice: Direct student attention to "The Not-So-Secret Code" activity sheet in the student workbooks. Using the monitors selected at the beginning of the lesson, have students decide whether they want to adopt a fire code and pay taxes to enforce the code. Be sure that students record the group's decisions.

Lead students through the remaining decision-making options, but allow students to make their own decisions. Direct students to record their decisions, and monitor the exchange of money.

Independent Practice: After students have tallied their money, direct student attention to "What Do You Think?" Have students write about their experience in the guided practice activity.

Reteaching: Have students discuss the importance of laws in the community. Explain that while consumers are allowed to make many choices, some decisions are made by the community to protect everyone, even those consumers who would made dangerous decisions. Have the students describe school rules that affect them and how fire codes are similar to school rules.

Enrichment: Invite a local fire protection inspector to make a presentation on how the local fire code works. Ask the inspector to describe how inspections are conducted and the consequences if a building owner does not follow the code.

Closure: Have students review their balances of money, and discuss whether their decision-making process have changed. Have students share their feelings on this second group decision-making process. Have students describe the benefit of making some fire-safety decisions as a group.

Introduce next lesson by directing students to investigate whether their families have fire insurance, either as homeowners or renters or perhaps as business owners. Remind students to continue looking for news stories on local fires.

LESSON FOUR:

Insuring Your Valuables

Goal: *To explore fire insurance issues for homeowners, renters and business owners*

Objectives: The student will:

- define terminology relating to fire insurance and home safety (detectors, sprinklers, etc.) *69-4D

describe fire and burn safety responsibilities of consumers and residents *69-1G,4A

Materials: Student activity money distributed in Lesson One (p. 16); "Insuring Your Valuables" overhead transparency (p. 20); "Insuring Your Valuables" activity sheets from student workbooks (p. 35); answer keys (p. 23-25).

Focus: Have students share what they learned about their families' insurance. Reinforce any previous lessons on insurance, or ask students to describe what they know about insurance. (If the class has not studied insurance, their experiences are probably limited to the cost of insurance for young drivers or filing a claim related to an auto accident.)

Explain that insurance is much like the other activities they have completed during this unit — by paying a known expense they have been able to avoid other higher expenses. Review previous activities. Outline lesson objective (paragraph above).

Presentation Of Content: Display "Insuring Your Valuables" overhead transparency. Have selected students read each section, then discuss the information presented.

Divide students into six small groups. Assign each group one of the sections presented, and have students briefly discuss whether they would be willing to pay for that type of insurance. Have students discuss the consequences of choosing not to buy the insurance.

Guided Practice: Direct student attention to "Insuring Your Valuables" activity sheet in the student handbooks.

Lead students through the decision-making options, but allow students to make their own decisions. Direct students to record their decisions, and monitor the exchange of money.

Independent Practice: After students have tallied their money, direct student attention to "What Do You Think?" Have students write about their experience in the guided practice activity.

Reteaching: Have students contact local insurance agents about the types of fire insurance that are available. Tell students to describe to the agent what type of home (house, apartment, dorm, etc.) they plan to live in after graduation.

Enrichment: Have students further investigate the type of insurance purchased by their families. Allow students to keep the results of their investigation private. Encourage them to discuss the lesson content with their families.

Closure: Have students review their balances of money, and discuss whether their decision-making process have changed. Have students share their feelings on this second group decision-making process. Have students describe the benefit of making some fire-safety decisions as a group.

Introduce Lesson Five by asking students to bring any newspaper clippings or reports on television or radio news about fires in the community. Tell students that in the final lesson they will be considering the impact that fire has on the community, the state and the nation.

LESSON FIVE:

The Impact Of Fire

Goal: *To examine the impact of fire on local, state and national communities and reinforce effective decision making skills for fire safety*

OBJECTIVES: The student will:

- describe the economic impact of fires and related casualties in the U.S. *69-1B,1G
- explain effects of business fire on community and production *69-1B,1E

describe fire and burn safety responsibilities of consumers and residents *69-1G,4A

Materials: Bulletin board paper, poster or other display for news clippings; "The Impact Of Fire" overhead transparency (p. 21); "The Impact Of Fire" activity sheets from student workbooks (p. 37-38); post-tests (p. 22); answer keys (p. 23-25).

Focus: As students enter the classroom, have them post the newspaper clippings collected during the week on a large display. Briefly discuss the types of fires described in the clips and television and radio stories collected by the students. Have students look for mention of property loss or other economic impact of the fire (people out of jobs, people with no homes).

Tell students that in this final lesson they will examine what happens to the community when fire occurs, with the goal to emphasize that fire should be prevented. Outline objectives (paragraph above).

Presentation Of Content: Display "The Impact Of Fire" overhead transparency. Have selected students read each section, then discuss the information presented.

Guided Practice: Divide students into six small groups. Assign each group one of the sections presented, and have students briefly discuss how they could reduce the impact of that type of fire. Encourage students to discuss the topics presented in other lessons: consumer responsibility; care-giver responsibility; government agencies and consumer-advocate organizations; fire codes; and fire insurance.

Independent Practice: Direct student attention to "The Impact Of Fire" activity sheets.Redistribute student activity money so that all students begin again with $200. Point out that this activity includes components from previous lessons and allows them to rethink previous decisions.

Lead students through the decision-making options, but allow students to make their own decisions. Direct students to record their decisions, and monitor the exchange of money.

After students have tallied their money, have them compare their new balances to the balance from Lesson Four. Direct student attention to "What Do You Think?" Have students write about their experience in this activity.

Reteaching: Have students conduct library research on the history of fires in the United States, including the influence of Benjamin Franklin. Note that many of Franklin's writing on fire prevention are applicable in today's society. Have students describe the importance of changing the public's attitude toward fire because of its negative impact on the economy.

Enrichment: Have students write letters to the editor of the local newspaper or to the Commission on Fire Protection telling what they have learned about the fire-safety responsibilities of consumers. Encourage them to include information learned in this unit and to motivate others to make fire-safe decisions.

Closure: Tally student balances following the independent practice activity. Have students discuss whether their balances were more or less than following Lesson Four. Ask students to share how their decision-making changed. Reinforce student attitudes that show they understand that fire-safety decisions are economic decisions.

Administer post-test.

Teacher Supplemental Materials

Name _____

Economics (High School): Fire Safety For Consumers **PRE-TEST**

Circle True or False.

1. Fire safety is important, but it isn't related to economics. **True** **False**
2. Products that are fire safe (less likely to cause fires) may cost more to buy, but they cost less to own and operate. **True** **False**
3. People who rent homes cannot buy fire insurance. **True** **False**
4. Many products have been made more fire safe because of government requirements. **True** **False**
5. Economic decisions affect all aspects of our lives — as parents, caregivers, homeowners and apartment dwellers. **True** **False**
6. Consumers in the United States are allowed to make unwise and unsafe buying decisions. **True** **False**
7. The United States has a very poor fire history — that is, many people die in fires that cost communities billions of dollars. **True** **False**

Circle the best answer:

8. Which of the following government agencies are concerned with fire safety:
   a. Local fire department
   b. Consumer Product State Commission
   c. Texas Commission on Fire Protection
   d. All of the above
9. Buying fire insurance means:
   a. you never have to pay for any damage from a fire.
   b. you share the cost of fires with other people.
   c. you will not have a fire.
10. A fire code tells how to:
    a. react in a fire.
    b. prevent a fire.

11. Give three examples of items that might be included in a fire code:

a. _____

_____

b. _____

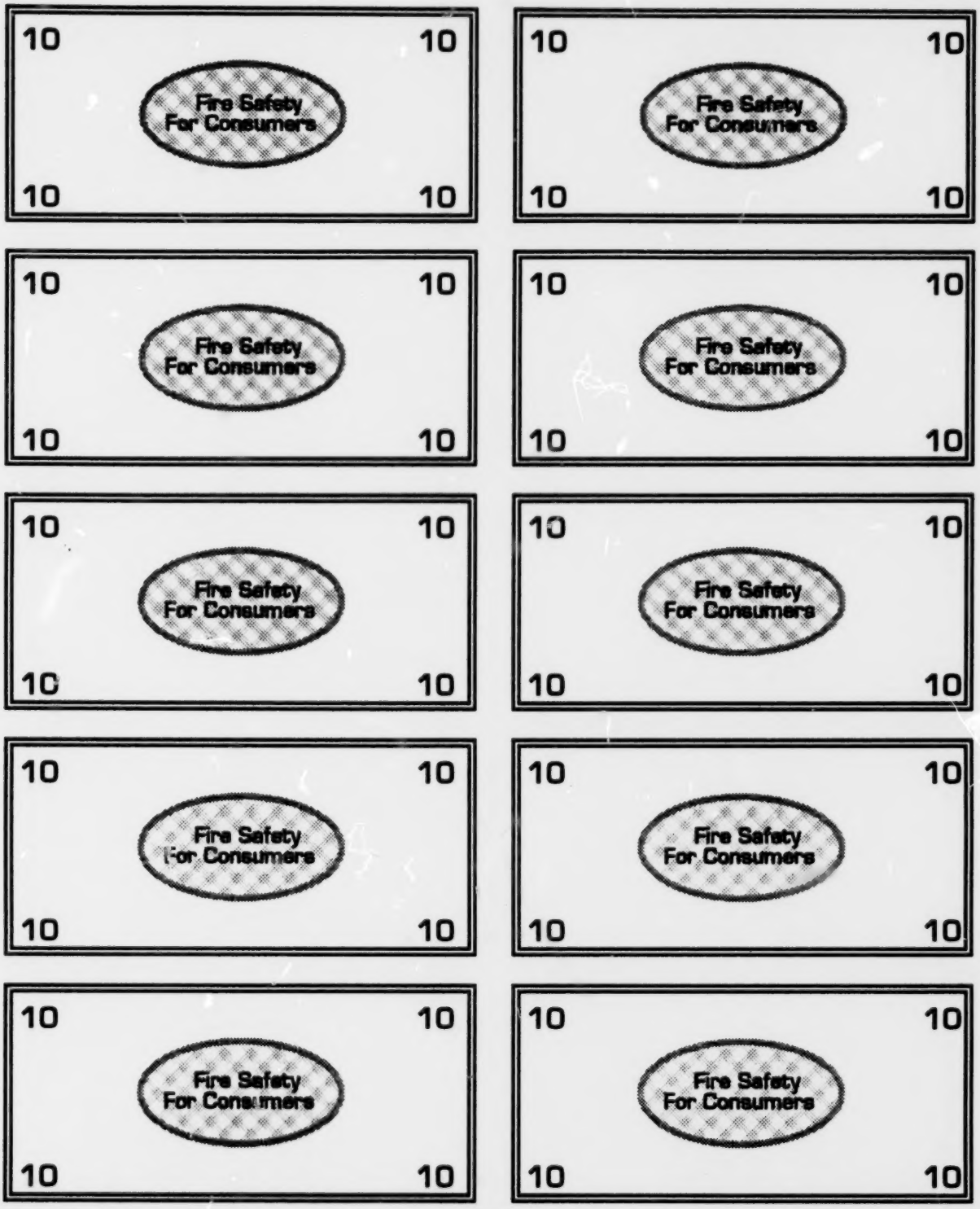
_____

c. _____

_____

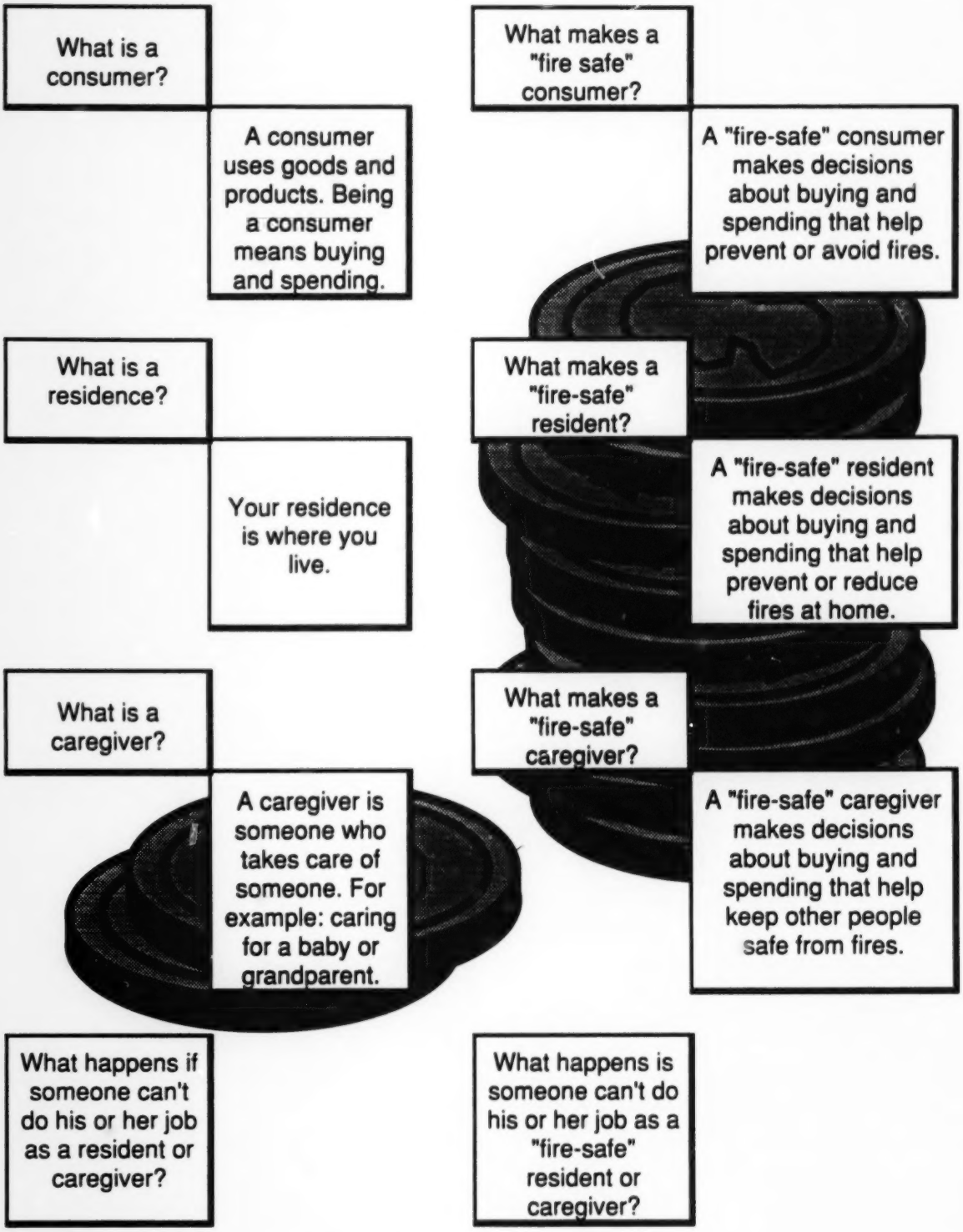
Teacher: Use before beginning Lesson One, Page 7. Duplicate for student use.

Student Activity Money



Teacher: Use with all lessons. Duplicate, on green paper if desired, two sheets ($200) for each student. Have students cut apart and place in pocket on the back of the title page of the student activity workbook .

Income And Outgo


What is a consumer?
A consumer uses goods and products. Being a consumer means buying and spending.
What makes a "fire safe" consumer?
A "fire-safe" consumer makes decisions about buying and spending that help prevent or avoid fires.
What is a residence?
Your residence is where you live.
What makes a "fire-safe" resident?
A "fire-safe" resident makes decisions about buying and spending that help prevent or reduce fires at home.
What is a caregiver?
A caregiver is someone who takes care of someone. For example: caring for a baby or grandparent.
What makes a "fire-safe" caregiver?
A "fire-safe" caregiver makes decisions about buying and spending that help keep other people safe from fires.
What happens if someone can't do his or her job as a resident or caregiver?
What happens is someone can't do his or her job as a "fire-safe" resident or caregiver?

Teacher: Use with Lesson One, Page 7. Transfer to overhead transparency.

Providing For The General Welfare

Your Local Fire Department helps prevent fires by teaching people in the community about fire prevention. Fire safety inspectors help building owners get rid of hazards that might cause fires.

The Texas Commission on Fire Protection helps prevent fires by helping schools and fire department teach fire prevention. Inspectors check buildings for fire hazards. Investigators determine what caused fires for two reasons: to catch arsonists, and to learn how to prevent fires. The Commission also makes sure that people in many fire-protection jobs are qualified to do their jobs correctly.

The U.S. Fire Administration helps state agencies (like the Commission on Fire Protection) and local fire departments do their jobs better. The Fire Administration helps teach the public about fire prevention.

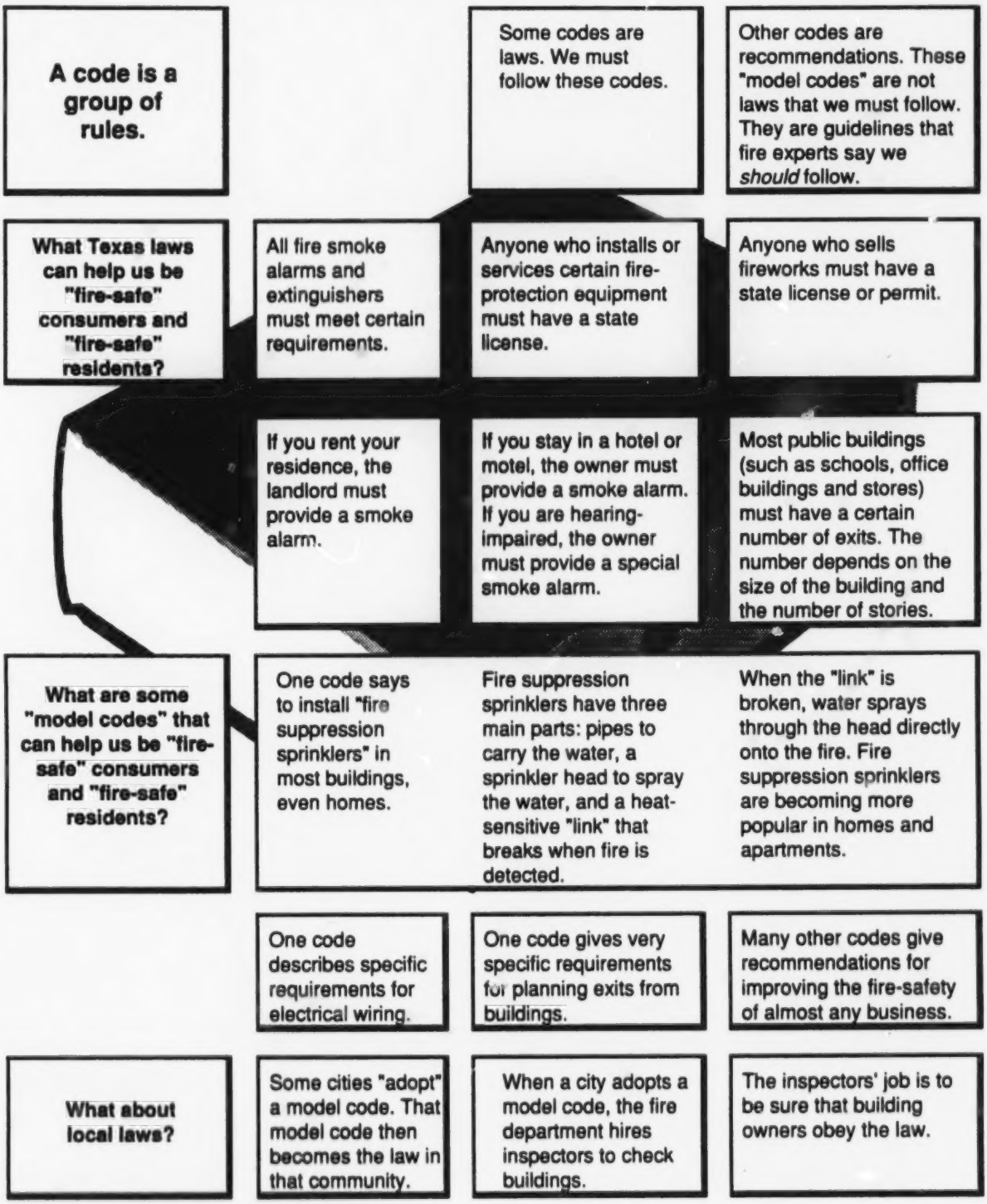
The U.S. Consumer Product Safety Commission helps prevent fires by checking products to sale to consumers. The Commission works with companies to make products safer. It makes companies take back products that are not safe.

The National Highway Traffic Safety Council prevents fires by making sure all cars and trucks are fire safe. The Council makes companies take back vehicles that cause fires.

Teacher: Use with Lesson Two, Page 8. Transfer to overhead transparency.

24

The Not-So-Secret Code


A code is a group of rules.
Some codes are laws. We must follow these codes.
Other codes are recommendations. These "model codes" are not laws that we must follow. They are guidelines that fire experts say we *should* follow.
What Texas laws can help us be "fire-safe" consumers and "fire-safe" residents?
All fire smoke alarms and extinguishers must meet certain requirements.
Anyone who installs or services certain fire-protection equipment must have a state license.
Anyone who sells fireworks must have a state license or permit.
If you rent your residence, the landlord must provide a smoke alarm.
If you stay in a hotel or motel, the owner must provide a smoke alarm. If you are hearing-impaired, the owner must provide a special smoke alarm.
Most public buildings (such as schools, office buildings and stores) must have a certain number of exits. The number depends on the size of the building and the number of stories.
What are some "model codes" that can help us be "fire-safe" consumers and "fire-safe" residents?
One code says to install "fire suppression sprinklers" in most buildings, even homes.
Fire suppression sprinklers have three main parts: pipes to carry the water, a sprinkler head to spray the water, and a heat-sensitive "link" that breaks when fire is detected.
When the "link" is broken, water sprays through the head directly onto the fire. Fire suppression sprinklers are becoming more popular in homes and apartments.
One code describes specific requirements for electrical wiring.
One code gives very specific requirements for planning exits from buildings.
Many other codes give recommendations for improving the fire-safety of almost any business.
What about local laws?
Some cities "adopt" a model code. That model code then becomes the law in that community.
When a city adopts a model code, the fire department hires inspectors to check buildings.
The inspectors' job is to be sure that building owners obey the law.

Teacher: Use with Lesson Three, Page 9. Transfer to overhead transparency.

Insuring Your Valuables

Buying insurance means that you are joining a group that agrees to share the risk of loss.

When you buy fire insurance, you pay a known cost (the premium) to avoid an unknown cost (the cost of replacing what you might lose in a fire).

Who should have fire insurance?

Anyone who owns a home should have "homeowner's insurance."

Anyone who lives in rental property (a house or an apartment) should have "renter's insurance."

Business owners should have commercial insurance to protect their buildings, supplies and other goods.

Benjamin Franklin organized the first fire insurance company in the United States. He also organized the first U.S. fire department.

For decades, fire insurance was separate from other types of insurance.

Today, most fire insurance is included in "multiple peril" coverage. The policy covers other damage, such as theft, wind damage and water damage.

Teacher: Use with Lesson Four, Page 10. Transfer to overhead transparency.

26

The Impact Of Fire

The United States has one of the worst fire records in the world.

Each year, based on the percentage of the population who die in fires, the United States has three times the fire deaths in Switzerland, Australia, Japan, and several other countries.

The cost of fire includes:

Replacing property destroyed in fires.

Losing the productivity of people who die or are injured in fires.

Paying the medical costs of people who are injured in fires. (Burns are among the most expensive injuries to treat.)

Losing jobs when businesses are damaged in fires. (Sometimes the businesses never re-open.)

In 1992, Texas suffered 90,000 fires:

- 43,000 outdoor fires
- 25,000 building fires
- 22,000 vehicle fires

Texans lost property estimated at $325 million.

Two hundred, thirty-four people died in fires, and 1,630 people were injured in fires. Another 1,000 fire fighters were injured.

Arson and suspected arson are serious fire problems. Almost 25 percent of Texas fires are arson or suspected arson.

Arson and suspected arson cost Texans $92 million in property loss.

About 20 percent of all injuries are caused by arson and suspected-arson fires.

Teacher: Use with Lesson Five, Page 11. Transfer to overhead transparency.

Name _____

Economics (High School): Fire Safety For Consumers **POST-TEST**

Circle True or False.

1. Fire safety is important, but it isn't related to economics. **True** **False**
2. Products that are fire safe (less likely to cause fires) may cost more to buy, but they cost less to own and operate. **True** **False**
3. People who rent homes cannot buy fire insurance. **True** **False**
4. Many products have been made more fire safe because of government requirements. **True** **False**
5. Economic decisions affect all aspects of our lives — as parents, caregivers, homeowners and apartment dwellers. **True** **False**
6. Consumers in the United States are allowed to make unwise and unsafe buying decisions. **True** **False**
7. The United States has a very poor fire history — that is, many people die in fires that cost communities billions of dollars. **True** **False**

Circle the best answer:

8. Which of the following government agencies are concerned with fire safety:
   a. Local fire department
   b. Consumer Product State Commission
   c. Texas Commission on Fire Protection
   d. All of the above
9. Buying fire insurance means:
   a. you never have to pay for any damage from a fire.
   b. you share the cost of fires with other people.
   c. you will not have a fire.
10. A fire code tells how to:
    a. react in a fire.
    b. prevent a fire.

11. Give three examples of items that might be included in a fire code:

a. _____

_____

b. _____

_____

c. _____

_____

Teacher: Use after completing Lesson Five, Page 11. Duplicate for student use.

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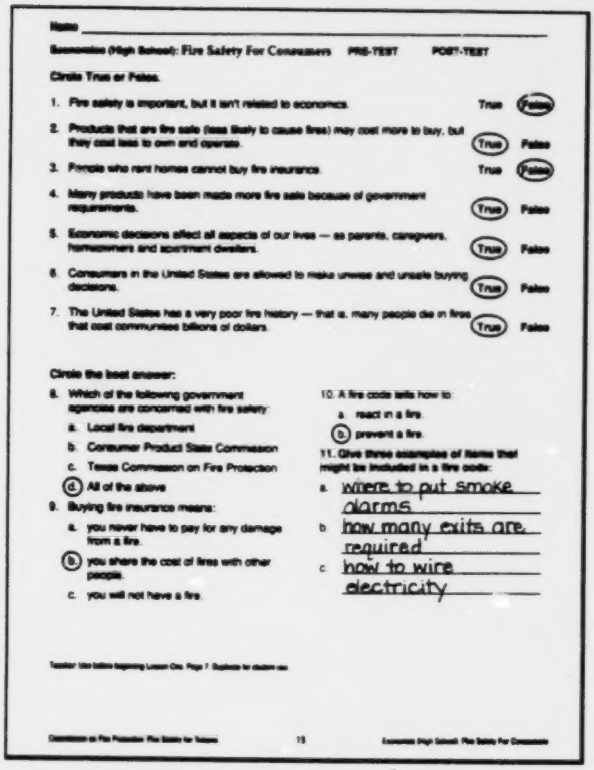
ANSWER KEY-1



Name _____

Economics (High School): Fire Safety For Consumers PRE-TEST POST-TEST

Circle True or False.

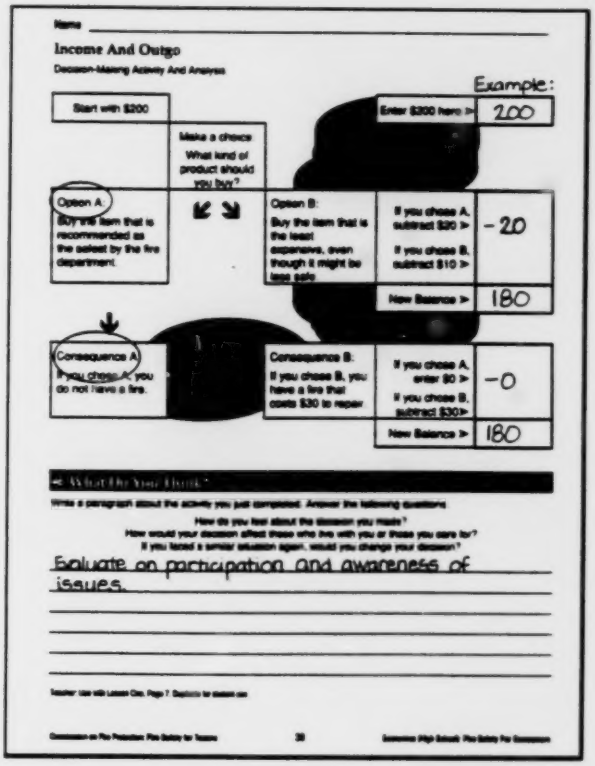
1. Fire safety is important, but it isn't related to economics. True (False)
2. Products that are fire safe (less likely to cause fires) may cost more to buy, but they cost less to own and operate. (True) False
3. People who rent homes cannot buy fire insurance. True (False)
4. Many products have been made more fire safe because of government requirements. (True) False
5. Economic decisions affect all aspects of our lives — as parents, caregivers, homeowners and apartment dwellers. (True) False
6. Consumers in the United States are allowed to make unwise and unsafe buying decisions. (True) False
7. The United States has a very poor fire history — that is, many people die in fires that cost communities billions of dollars. (True) False

Circle the best answer:

8. Which of the following government agencies are concerned with fire safety:
   a. Local fire department
   b. Consumer Product Safety Commission
   c. Texas Commission on Fire Protection
   (d) All of the above
9. Buying fire insurance means:
   a. you never have to pay for any damage from a fire.
   (b.) you share the cost of fires with other people.
   c. you will not have a fire.
10. A fire code tells how to:
    a. react in a fire.
    (b.) prevent a fire.
11. Give three examples of items that might be included in a fire code:
    a. where to put smoke alarms
    b. how many exits are required
    c. how to wire electricity

Teacher: Use before beginning Lesson One. Page 7. Duplicate for student use.

Commission on Fire Protection: Fire Safety for Texans 15 Economics (High School): Fire Safety For Consumers



Name _____

Income And Outgo

Decision-Making Activity And Analysis

Example:

Start with $200 → Enter $200 here: 200

Make a choice: What kind of product should you buy?

Option A: Buy the item that is recommended as the safest by the fire department.

Option B: Buy the item that is the least expensive, even though it might be less safe.

If you chose A, subtract $20 / If you chose B, subtract $10 → −20

New Balance → 180

Consequence A: If you chose A, you do not have a fire.

Consequence B: If you chose B, you have a fire that costs $30 to repair.

If you chose A, enter $0 / If you chose B, subtract $30 → −0

New Balance → 180

What Do You Think?

Write a paragraph about the activity you just completed. Answer the following questions:

How do you feel about the decision you made?

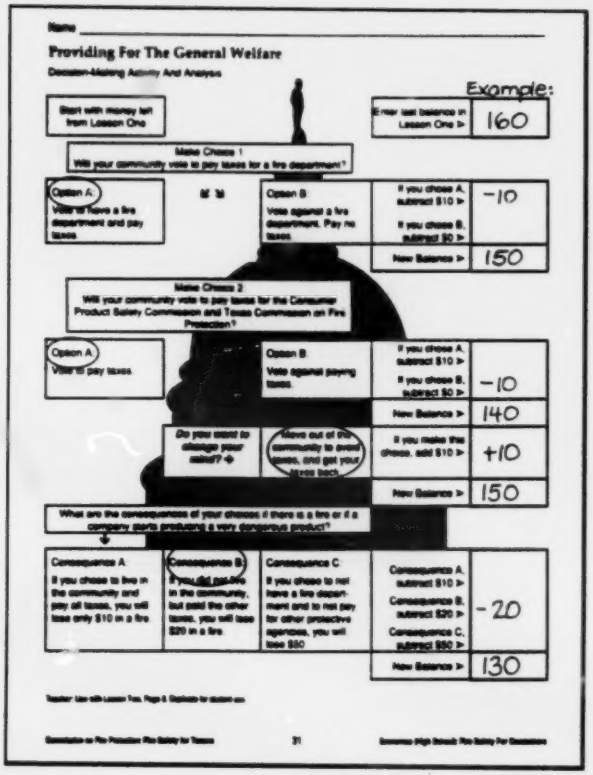
How would your decision affect those who live with you or those you care for?

If you faced a similar situation again, would you change your decision?

Evaluate on participation and awareness of issues.

Teacher: Use with Lesson One. Page 7. Duplicate for student use.

Commission on Fire Protection: Fire Safety for Texans 30 Economics (High School): Fire Safety For Consumers



Name _____

Providing For The General Welfare

Decision-Making Activity And Analysis

Example:

Start with money left from Lesson One → Enter last balance in Lesson One: 160

Make Choice 1: Will your community vote to pay taxes for a fire department?

Option A: Vote to have a fire department and pay taxes.

Option B: Vote against a fire department. Pay no taxes.

If you chose A, subtract $10 / If you chose B, subtract $0 → −10

New Balance → 150

Make Choice 2: Will your community vote to pay taxes for the Consumer Product Safety Commission and Texas Commission on Fire Protection?

Option A: Vote to pay taxes.

Option B: Vote against paying taxes.

If you chose A, subtract $10 / If you chose B, subtract $0 → −10

New Balance → 140

Do you want to change your mind? → Move out of the community to avoid taxes, and get your taxes back.

If you make this choice, add $10 → +10

New Balance → 150

What are the consequences of your choices if there is a fire or if a company sells products a very dangerous product?

Consequence A: If you chose to live in the community and pay all taxes, you will lose only $10 in a fire.

Consequence B: If you did not live in the community, but paid the other taxes, you will lose $20 in a fire.

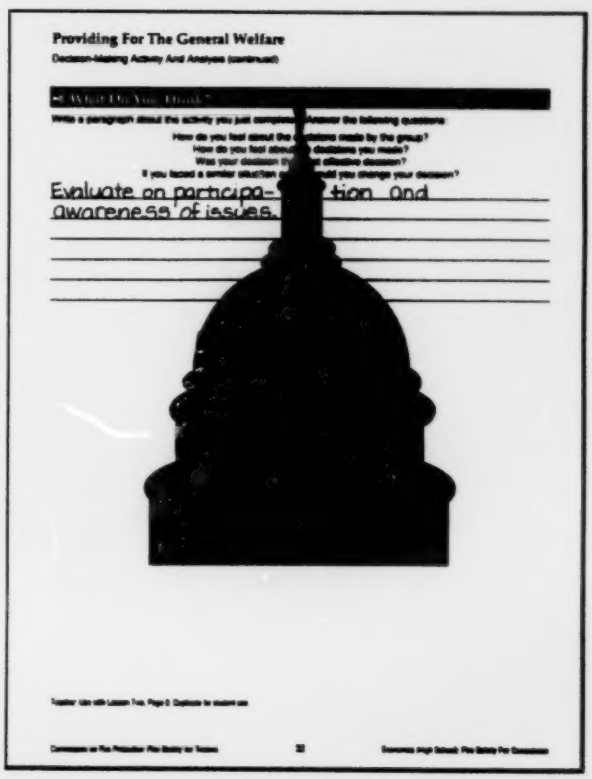
Consequence C: If you chose to not have a fire department and to not pay for other protective agencies, you will lose $80.

Consequence A, subtract $10 / Consequence B, subtract $20 / Consequence C, subtract $80 → −20

New Balance → 130

Teacher: Use with Lesson Two. Page 8. Duplicate for student use.

Commission on Fire Protection: Fire Safety for Texans 31 Economics (High School): Fire Safety For Consumers



Providing For The General Welfare

Decision-Making Activity And Analysis (continued)

What Do You Think?

Write a paragraph about the activity you just completed. Answer the following questions:

How do you feel about the decisions made by the group?

How do you feel about the decisions you made?

Was your decision [illegible] effective decision?

If you faced a similar situation [illegible] would you change your decision?

Evaluate on participation and awareness of issues.

Teacher: Use with Lesson Two. Page 8. Duplicate for student use.

Commission on Fire Protection: Fire Safety for Texans 32 Economics (High School): Fire Safety For Consumers

BEST COPY AVAILABLE

ANSWER KEY-2

Name _____

The Not-So-Secret Code

Decision-Making Activity And Analysis

Example

Start with money left from Lesson Two

Enter last balance in Lesson Two ➤ 160

Make Choice 1:
Will your community vote to adopt a fire code and pay taxes to enforce it?

Option A: Vote to adopt a fire code and pay taxes to enforce it

Option B: Vote against a fire code. Pay no taxes

If you chose A, subtract $10 ➤
If you chose B, subtract $0 ➤ -10

New Balance ➤ 150

If your class chose Option A: Make Choice 2:
Will you abide by the fire code?
If your class chose Option B, skip to the "Consequences" boxes below

Option A: You make necessary changes in your building to abide by the fire code. It costs $10

Option B: Even though your building doesn't follow the code, you do not make any changes

If you chose A, subtract $10 ➤
If you chose B, subtract $0 ➤ -0

New Balance ➤ 150

What are the consequences of your choices?

Consequence A: If your community decided to not adopt a fire code, your building may not be safe. You lose $20 to a fire.

Consequence B: If you abide by the fire code, your building is safe and you will not have a fire.

Consequence C: If you do not abide by the fire code, your building is not safe so you have a fire and will lose $30

Consequence A, subtract $20 ➤
Consequence B, subtract $0 ➤
Consequence C, subtract $30 ➤ -30

New Balance ➤ 120

Teacher: Use with Lesson Three, Page 8. Duplicate for student use.

Commission on Fire Protection: Fire Safety for Texans 23 Economics (High School): Fire Safety For Consumers

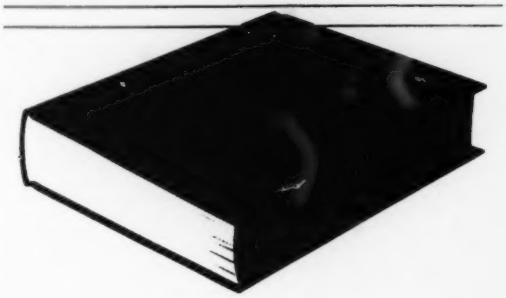
The Not-So-Secret Code

Decision-Making Activity And Analysis (continued)

What Do You Think?

Write a paragraph about the activity you just completed. Answer the following questions:
How do you feel about the decisions made by the group?
How do you feel about the decisions you made?
Was it the most effective decision?
If you faced a similar situation again, would you change your decision?

Evaluate on participation and awareness of issues.



Teacher: Use with Lesson Three, Page 9. Duplicate for student use.

Commission on Fire Protection: Fire Safety for Texans 24 Economics (High School): Fire Safety For Consumers

Name _____

Insuring Your Valuables

Decision-Making Activity And Analysis

Example:

Start with money left from Lesson Three

Enter last balance from Lesson Three ➤ 140

Make Choice 1:
Where will you live?

Option A: Buy a house

Option B: Rent a house or an apartment

If you chose to buy a house, the mortgage company requires you to buy home-owner's insurance which includes fire insurance

If you chose A, subtract $20 for homeowners insurance ➤

New Balance ➤ 140

If you rent a home, make Choice 2:

Option C: You decide buy renter's insurance, which costs $10.

Option D: You decide not to buy renter's insurance to save money

If you chose Option C, subtract $10 ➤
If you chose Option D, subtract $0 ➤ -0

New Balance ➤ 140

What are the consequences if you have a fire in your home?

Consequence A: If you own a home and have home-owner's insurance, you lose only $20.

Consequence B: If you rent a home and have renter's insurance, you lose only $10.

Option C: If you do not have insurance, you lose $80.

Consequence A, subtract $20 ➤
Consequence B, subtract $10 ➤
Consequence C, subtract $80 ➤ -80

New Balance ➤ 60

Teacher: Use with Lesson Four, Page 16. Duplicate for student use.

Commission on Fire Protection: Fire Safety for Texans 25 Economics (High School): Fire Safety For Consumers

Insuring Your Valuables

Decision-Making Activity And Analysis (continued)

What Do You Think?

Write a paragraph about the activity you just completed. Answer the following questions:
How do you feel about the decision you made?
Was it the most effective decision?
If you faced a similar situation again, would you change your decision?

Evaluate on participation and awareness of issues.

Teacher: Use with Lesson Four, Page 16. Duplicate for student use.

Commission on Fire Protection: Fire Safety for Texans 26 Economics (High School): Fire Safety For Consumers

ANSWER KEY-3

Name _____

The Impact Of Fire

Decision-Making Activity And Analysis

Begin again with $200 | Enter $200 ➤ | 200

If fire prevention requires a series of choices.
Circle the options you would buy.

Option A: Pay a little extra for products that are made to be fire safe. Cost $10	Option B: Live in the city and pay city taxes to be protected by a fire department. Cost $10	Option C: Pay taxes for the federal and state agencies that help protect consumers. Cost $10	
Option D: Buy a smoke detector and install it properly. Cost $10	Option E: Install fire-suppressing sprinklers. Cost $30	Option F: Buy homeowner's or renter's insurance. Cost $20	Add up your choices, and subtract the total ➤	-130
	Option G: You improve your building to meet all the requirements of the fire code. Cost $25		New Balance ➤	70

What are the consequences of your choices?

Consequence A: If you selected less than two options, your home is destroyed by fire. Hand over the rest of your money. If you made other selections, but you didn't choose Option F, your home is destroyed by fire and you have to pay for it. Hand over the rest of your money.	0
Consequence B: Count the number you selected from Options A, B, C and D. From each, you get a return on your money because you are less likely to lose your home or business in a fire. Add $5 for each one you checked.	+20
Consequence C: If you chose Option E, your home is very well protected from fire. You get a 100-percent return on your investment. Add $50.	(+40) +50
Consequence D: If you chose Option F BUT you did NOT choose ALL of Options A, B, C and D, you have a fire that costs you $30. Subtract $30.	(+140)
Consequence E: If you chose Option F plus Options A, B, C and D, you have a fire that costs you $10. Subtract $10.	-10
Consequence G: If you chose Option G, you are very well protected from fire. You get a 100-percent return on your investment. Add $20.	(+130) +20
	Final Balance ➤ 150

Teacher: Use with Lesson Five, Page 11. Duplicate for student use.

Commission on Fire Protection: Fire Safety for Texans 37 Economics High School: Fire Safety For Consumers

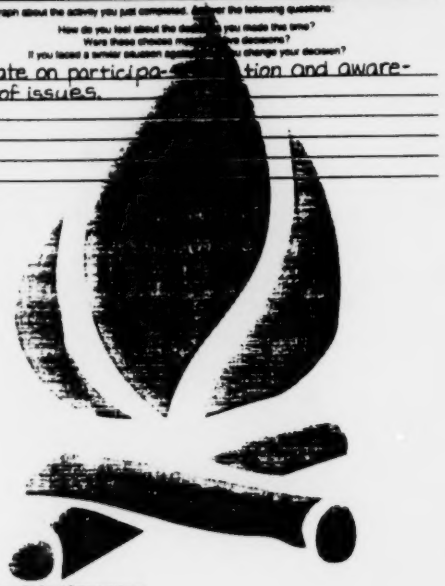
The Impact Of Fire

Decision-Making Activity And Analysis (continued)

What Did You Think?

Write a paragraph about the activity you just completed. Answer the following questions:
How do you feel about the decisions you made this time?
Were these choices more or less difficult than previous decisions?
If you faced a similar situation again, would you change your decision?

Evaluate on participation and awareness of issues.



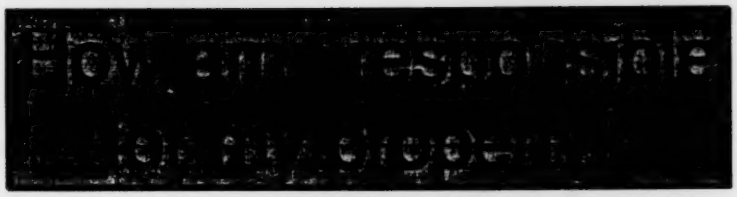
Teacher: Use with Lesson Five, Page 11. Duplicate for student use.

Commission on Fire Protection: Fire Safety for Texans 38 Economics High School: Fire Safety For Consumers

Student Materials — Duplicating Masters

Name _____

Fire Safety For Consumers



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Teacher: Duplicate for use as cover to student booklet. Attach pocket on back for storing student activity money.

Name _____

Income And Outgo

Decision-Making Activity And Analysis

Start with $200			Enter $200 here ➤	
	Make a choice: What kind of product should you buy?			
Option A: Buy the item that is recommended as the safest by the fire department.	↙ ↘	Option B: Buy the item that is the least expensive, even though it might be less safe.	If you chose A, subtract $20 ➤ If you chose B, subtract $10 ➤	
			New Balance ➤	
↓				
Consequence A: If you chose A, you do not have a fire.		Consequence B: If you chose B, you have a fire that costs $30 to repair.	If you chose A, enter $0 ➤ If you chose B, subtract $30➤	
			New Balance ➤	

What Do You Think?

Write a paragraph about the activity you just completed. Answer the following questions:

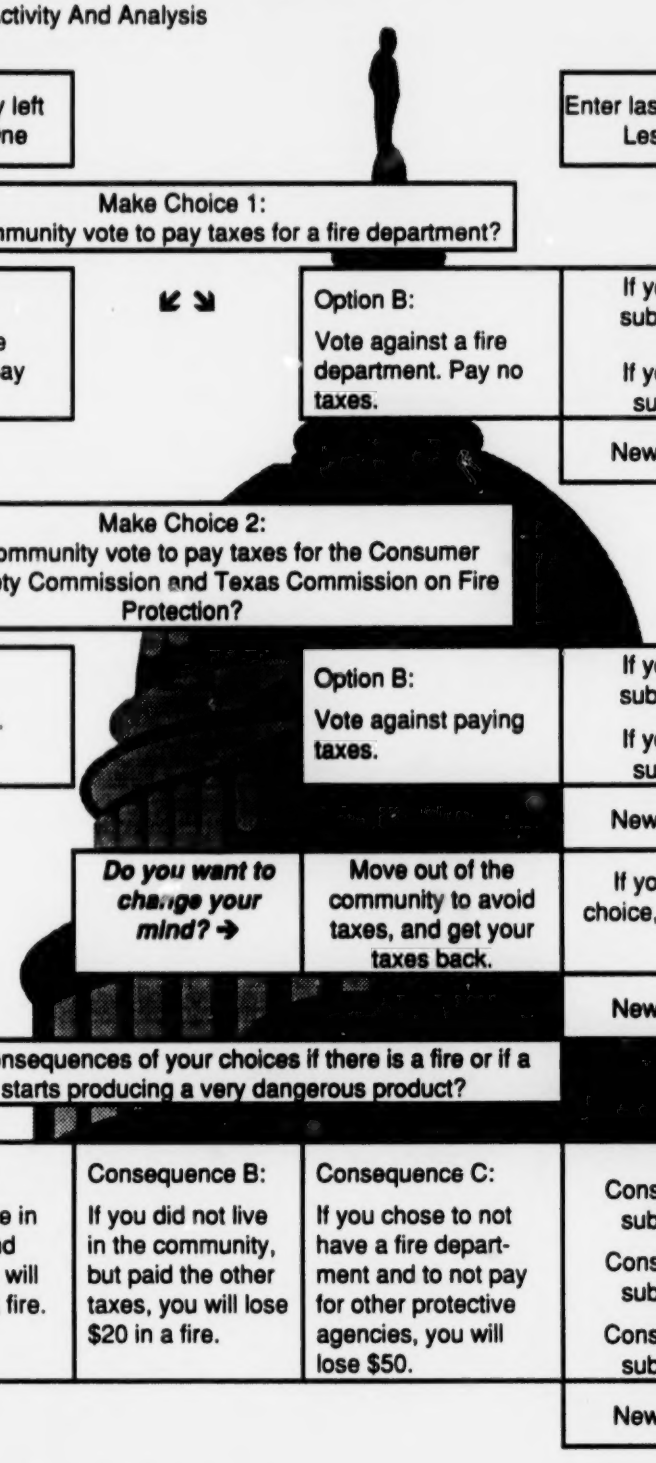
How do you feel about the decision you made?
How would your decision affect those who live with you or those you care for?
If you faced a similar situation again, would you change your decision?

Teacher: Use with Lesson One, Page 7. Duplicate for student use.

Name _____

Providing For The General Welfare

Decision-Making Activity And Analysis



Start with money left from Lesson One		Enter last balance in Lesson One ➤	
Make Choice 1: Will your community vote to pay taxes for a fire department?			
Option A: Vote to have a fire department and pay taxes.	Option B: Vote against a fire department. Pay no taxes.	If you chose A, subtract $10 ➤ If you chose B, subtract $0 ➤	
		New Balance ➤	
Make Choice 2: Will your community vote to pay taxes for the Consumer Product Safety Commission and Texas Commission on Fire Protection?			
Option A: Vote to pay taxes.	Option B: Vote against paying taxes.	If you chose A, subtract $10 ➤ If you chose B, subtract $0 ➤	
		New Balance ➤	
Do you want to change your mind? ➔	Move out of the community to avoid taxes, and get your taxes back.	If you make this choice, add $10 ➤	
		New Balance ➤	
What are the consequences of your choices if there is a fire or if a company starts producing a very dangerous product?			
Consequence A: If you chose to live in the community and pay all taxes, you will lose only $10 in a fire.	Consequence B: If you did not live in the community, but paid the other taxes, you will lose $20 in a fire.	Consequence C: If you chose to not have a fire department and to not pay for other protective agencies, you will lose $50.	Consequence A, subtract $10 ➤ Consequence B, subtract $20 ➤ Consequence C, subtract $50 ➤
			New Balance ➤

Teacher: Use with Lesson Two, Page 8. Duplicate for student use.

Providing For The General Welfare

Decision-Making Activity And Analysis (continued)

What Do You Think?

Write a paragraph about the activity you just complete Answer the following questions:

How do you feel about the cisions made by the group?
How do you feel about decisions you made?
Was your decision th st effective decision?
If you faced a similar situation ad ould you change your decision?

Teacher: Use with Lesson Two, Page 8. Duplicate for student use.

Name _____

The Not-So-Secret Code

Decision-Making Activity And Analysis

Start with money left from Lesson Two		Enter last balance in Lesson Two ➤	

Make Choice 1:

Will your community vote to adopt a fire code and pay taxes to enforce it?

Option A: Vote to have a fire code and pay taxes to enforce it.	Option B: Vote against a fire code. Pay no taxes.	If you chose A, subtract $10 ➤ If you chose B, subtract $0 ➤	
		New Balance ➤	

If your class chose Option A: Make Choice 2:
Will you abide by the fire code?

If your class chose Option B, skip to the "Consequences" boxes below.

Option A: You make necessary changes in your building to abide by the fire code. It costs $10.	Option B: Even though your building doesn't follow the code, you do not make any changes..	If you chose A, subtract $10 ➤ If you chose B, subtract $0 ➤	
		New Balance ➤	

What are the consequences of your choices?

Consequence A: If your community decided to not adopt a fire code, your building may not be safe. You lose $20 to a fire.	Consequence B: If you abide by the fire code, your building is safe and you will not have a fire.	Consequence C: If you do not abide by the fire code, your building is not safe so you have a fire and will lose $30.	Consequence A, subtract $20 ➤ Consequence B, subtract $0 ➤ Consequence C, subtract $30 ➤	
			New Balance ➤	

Teacher: Use with Lesson Three, Page 9. Duplicate for student use.

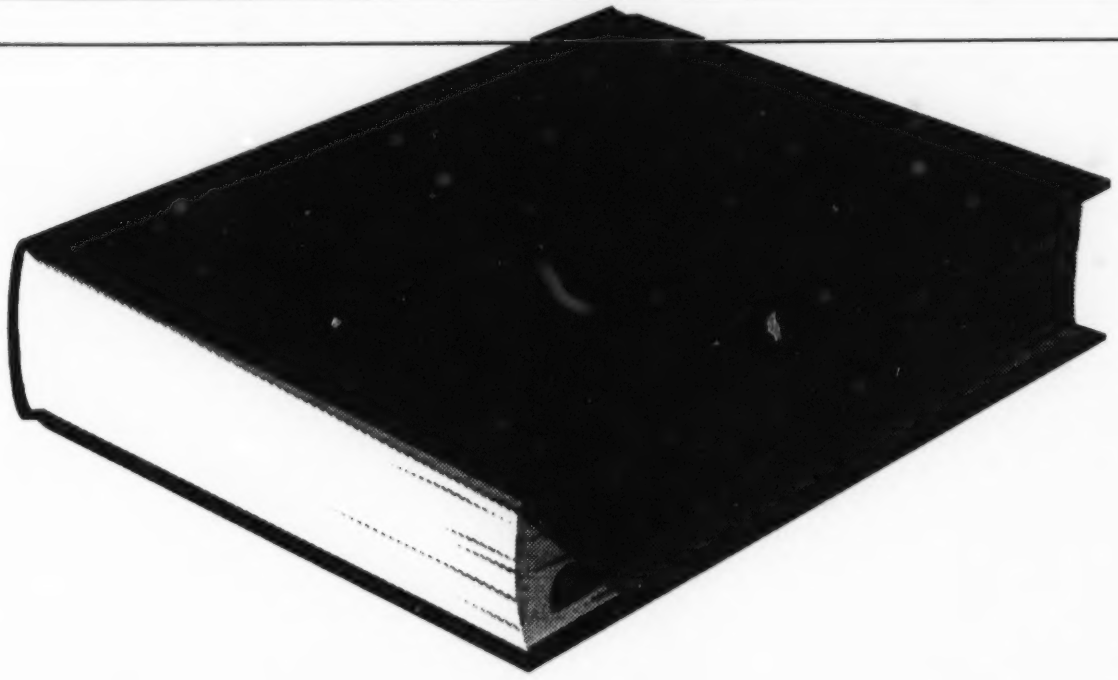
The Not-So-Secret Code

Decision-Making Activity And Analysis (continued)

What Do You Think?

Write a paragraph about the activity you just completed. Answer the following questions:

How do you feel about the decisions made by the group?
How do you feel about the decisions you made?
Was it the most effective decision?
If you faced a similar situation again, would you change your decision?

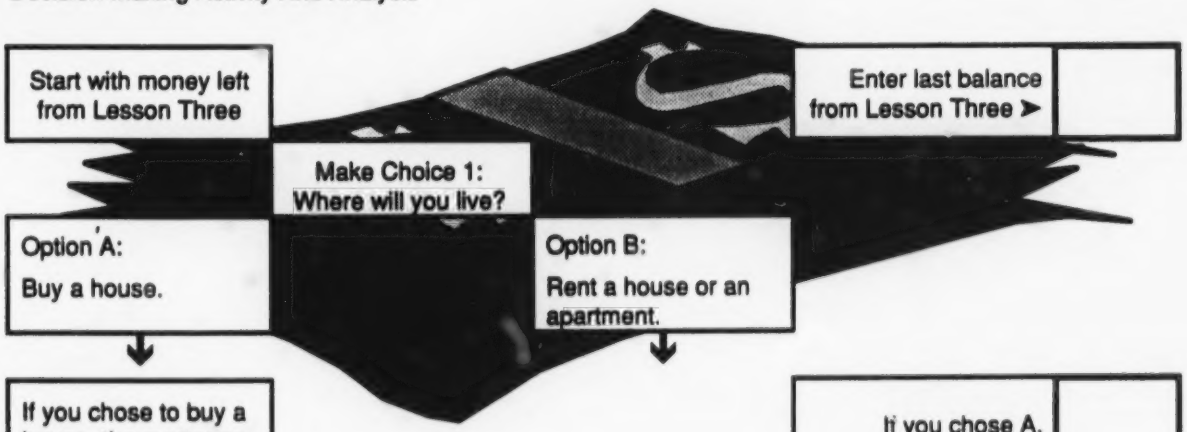


Teacher: Use with Lesson Three, Page 9. Duplicate for student use.

Name _____

Insuring Your Valuables

Decision-Making Activity And Analysis



Start with money left from Lesson Three		Enter last balance from Lesson Three ➤	
Make Choice 1: Where will you live?			
Option A: Buy a house.	Option B: Rent a house or an apartment.		
If you chose to buy a house, the mortgage company requires you to buy home-owner's insurance, which includes fire insurance.		If you chose A, subtract $20 for homeowners insurance ➤	
		New Balance ➤	

If you rent a home, make Choice 2:

Option C: You decide buy renter's insurance, which costs $10.	Option D: You decide not to buy renter's insurance to save money.	If you chose Option C, subtract $10 ➤ If you chose Option D, subtract $0 ➤	
		New Balance ➤	

What are the consequences if you have a fire in your home?

Consequence A: If you own a home and have home-owner's insurance, you lose only $20.	Consequence B: If you rent a home and have renter's insurance, you lose only $10.	Option C: If you do not have insurance, you lose $80.	Consequence A, subtract $20 ➤ Consequence B, subtract $10 ➤ Consequence C: subtract $80	
			New Balance ➤	

Teacher: Use with Lesson Four, Page 10. Duplicate for student use.

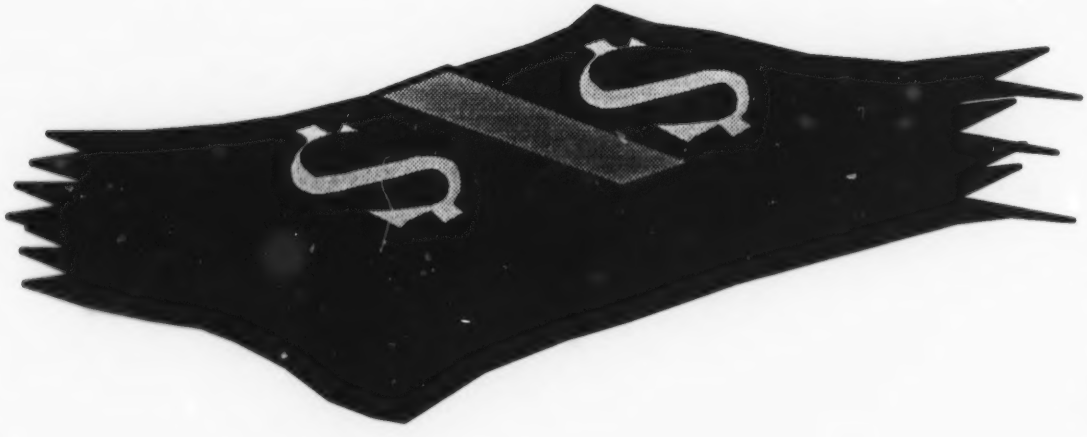
Insuring Your Valuables

Decision-Making Activity And Analysis (continued)

What Do You Think?

Write a paragraph about the activity you just completed. Answer the following questions:

How do you feel about the decision you made?
Was it the most effective decision?
If you faced a similar situation again, would you change your decision?



Teacher: Use with Lesson Four, Page 10. Duplicate for student use.

40

Name _____

The Impact Of Fire

Decision-Making Activity And Analysis

Begin again with $200			Enter $200 ➤	

Effective fire prevention requires a series of choices. Circle the options you would buy:

Option A: Pay a little extra for products that are made to be fire safe. Cost: $10.	Option B: Live in the city and pay city taxes to be protected by a fire department. Cost $10.	Option C: Pay taxes for the federal and state agencies that help protect consumers. Cost: $10.		
Option D: Buy a smoke detector, and install it properly. Cost: $10.	Option E: Install fire-suppression sprinklers. Cost: $50.	Option F: Buy homeowner's or renter's insurance. Cost: $20.	Add up your choices, and subtract the total➤	
	Option G: You improve your building to meet all the requirements of the fire code. Cost: $20.		New Balance ➤	

What are the consequences of your choices?

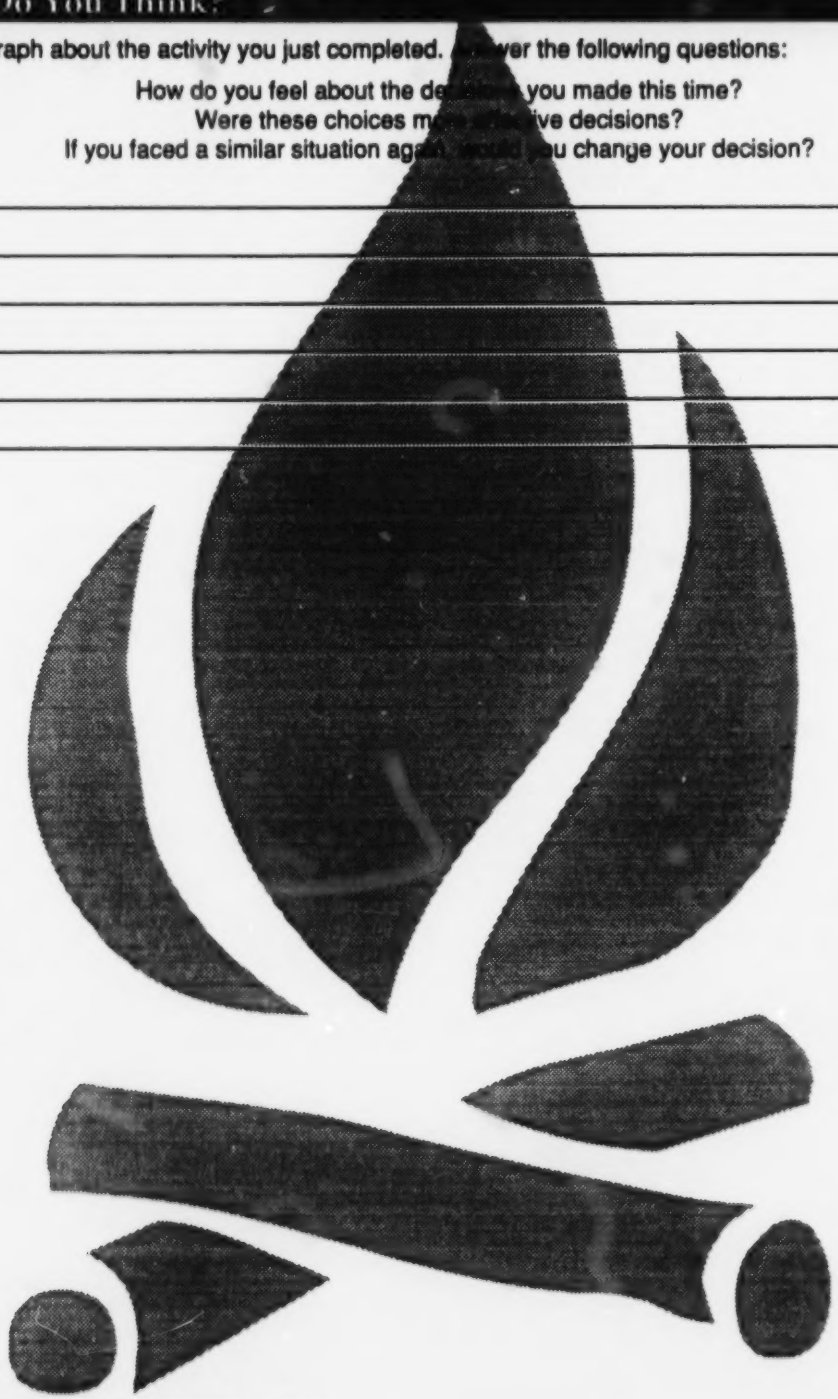
Consequence A: If you selected less than two options, your home is destroyed by fire. Hand over the rest of your money. If you made other selections, but you didn't choose Option F, your home is destroyed by fire and you have to pay for it. Hand over the rest of your money.	
Consequence B: Count the number you selected from Options A, B, C and D. From each, you get a return on your money because you are less likely to lose your home or business in a fire. Add $5 for each one you checked.	
Consequence C: If you chose Option E, your home is very well protected from fire. You get a 100-percent return on your investment. Add $50.	
Consequence D: If you chose Option F BUT you did NOT choose ALL of Options A, B, C and D, you have a fire that costs you $30. Subtract $30.	
Consequence E: If you chose Option F plus Options A, B, C and D, you have a fire that costs you $10. Subtract $10.	
Consequence G: If you chose Option G, you are very well protected from fire. You get a 100-percent return on your investment. Add $20.	
	Final Balance ➤

Teacher: Use with Lesson Five, Page 11. Duplicate for student use.

What Do You Think?

Write a paragraph about the activity you just completed. Answer the following questions:

How do you feel about the decisions you made this time?
Were these choices more effective decisions?
If you faced a similar situation again, would you change your decision?



Teacher: Use with Lesson Five, Page 11. Duplicate for student use.